



UNIVERSITY OF
FLORIDA

IFAS EXTENSION

Consumer Highlights

SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

April 2004

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Debt Consolidation Just The First Step

In an environment of record low interest rates, much attention is rightfully given to debt consolidation.

Consolidating higher interest rate obligations at lower interest rates makes a great deal of sense, and is especially feasible with interest rates this low.

But it is critically important to focus on the overall objective -- saving money and accelerating the process to becoming debt-free. Losing sight of this objective exposes the borrower to the dark side of debt consolidation.

While there has yet to be a prime time television special entitled "When Debt Consolidations Go Bad," such a program would surely contain the following lessons.

The first disclaimer to crawl across the screen would caution borrowers not to stretch the payback period when consolidating debt. The measure of money saved is not the difference in monthly payment, contrary to what many borrowers may think.

Borrowers comparing terms solely on the basis of monthly payment, called "payment shopping," are especially susceptible to stretching

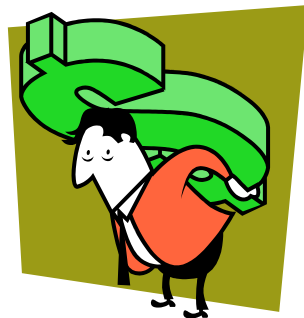
Santa Rosa County Extension Service • 6263 Dogwood Drive • Milton, FL 32570-3500
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the payback period into a longer term. The temptation is that stretching out the term of the loan can significantly reduce monthly payments. The problem is the borrower ends up making more of those monthly payments, costing the borrower more in the long run. For example, consolidating debt with three years remaining does not generate any savings if the borrower stretches the term to four years or more, despite the difference in monthly payment.

The overall objective is to save money, measured not by monthly payments but by total interest cost over the term of the loan. The ideal scenario is to consolidate for the same payback period, or reduce the payback period if possible. In the example cited above, a borrower able to refinance this debt at a lower interest rate without stretching the term beyond three years is poised to reduce interest costs over the repayment period.

The second disclaimer would have to do with what behavior needs to be modified after the consolidation is done. In our fictional "When Debt Consolidations Go Bad," footage would be shown of these same consumers in shopping malls, restaurants, fine hotels and luxurious resorts whipping out the plastic to pay for these indulgences. All the while, the narrator warns, "Do not try this yourself."



To truly save money and accelerate the journey to becoming debt-free, the borrower must now employ a healthy dose of fiscal restraint as the consolidation frees up extra room in the monthly budget or makes additional borrowing capacity available. Restraint from both spending this monthly windfall and charging up additional debts is necessary to make the savings stick.

Incurring additional debt is of particular danger as the borrower can end up in a more precarious financial position in the future. Carrying a larger debt load and tying up assets as collateral are great obstacles to future financial security. One example is consolidating high interest rate credit card debt on a home equity loan, only to then charge credit card debt right back up again. Further, any fees paid as part of the initial consolidation are then effectively wasted, as is the opportunity for any interest savings.

So what is next for borrowers that have dutifully followed all of the debt consolidation rules, reducing total interest costs and not stretching the term of the loan or incurring additional debt? They now enter the most important, but overlooked, phase in becoming debt-free -- repayment.

Lower interest rates are a great assistance to debt repayment as more of each dollar is applied to the principal and less toward interest. With the wind at the borrower's back, debt repayment efforts quickly snowball, reducing the debt more quickly. As more of each payment is applied to principal and less toward interest, the balance on which interest is charged the following month is further reduced, limiting the interest charged the following month and accelerating the principal pay down. This process rockets ahead if the monthly savings generated by the consolidation is applied to the repayment effort.

Taking advantage of lower interest rates to consolidate debt and reduce interest costs is a good move. But it is only the first move. Borrowers must also refrain from stretching the term and piling up additional debt, and must then engage in a diligent campaign of debt repayment. Otherwise, you may end up on a prime time reality special.

Bankrate.com
March 2004

Mold and Moisture

With the recent media coverage, you may be concerned about mold in your home.

What problems can mold create?

- Mold uses the material on which it grows on as its food source, which destroyed over time.
- Molds release spores that can irritate sensitive people, such as immune compromised persons.
- **Mold has been linked to mild respiratory problems**, including wheezing, dry coughs, and nose and throat irritation. Currently, mold has not been linked to chronic illnesses, such as memory loss, heart problems, or nerve disorders as some claim.
- **People can develop allergies to mold** when exposed to high levels of mold in their home.

Contrary to some media reports, there are no universal guidelines for how much mold a building can contain before it becomes a problem. Some molds can create havoc in small amounts and some less dangerous types of mold can become a problem when in large doses.

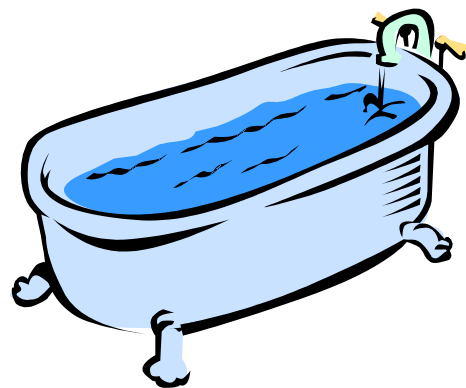
What do I do if I suspect a mold problem in my home? If your home has a mold problem, then your home also has a moisture problem. **Correct the moisture problem first** if you do not do this first, the mold will return. Find the source of the moisture problem and correct it. Some common sources are poor ventilation, the wrong size A/C unit for your home, leaky pipes or windows, and not properly ventilating your kitchen or bath whenever water is used.



Many people believe they need to have mold from their home tested before beginning the clean up process. Experts agree that **it is not necessary to identify which type of mold** is growing in your home because any type of mold can become a problem. Experts also agree that if mold can be seen or smelled, it should be cleaned up.

Before cleaning, make certain those who are sensitive to mold are away from the area to be cleaned. **Cleaning mold stirs up more mold spores that can cause allergy symptoms or an asthma attack.** During cleaning, wear rubber gloves, goggles, and a mask. If a vacuum is necessary, use a High Efficiency Particulate Air (HEPA) filter in the vacuum. Use a solution of detergent and water to clean up the mold (bleach and other biocides are not recommended).

Remove the mold from the home, including cloths used in cleaning. The affected area needs to dry as quickly as possible to ensure mold does not return; you may use a fan or a dehumidifier to speed this process.



Housing and Built
Environment Newsletter
March 2004

Nuts and Your Health

Heart Health

In 2003, the U.S. Food and Drug Administration (FDA) approved this package label "qualified" health claim for nuts:

"Scientific evidence suggests but does not prove that eating 1.5 ounces per day of most nuts, as part of a diet low in saturated fat and cholesterol, may reduce the risk of heart disease."

According to FDA, "Types of nuts eligible for this claim are restricted to almonds, hazelnuts, peanuts, pecans, some pine nuts, pistachio nuts and walnuts. Types of nuts on which the health claim may be placed is restricted to those nuts that were specifically included in the health claim petition, but that do not exceed 4 g saturated fat per 50 g of nuts."

Though nuts are a higher-fat food, it is mostly heart-healthy unsaturated fat and may help lower low-density lipoproteins (LDL or "bad" cholesterol).

Weight Control

Researchers at Brigham and Women's Hospital and the Harvard School of Public Health found three times as many people trying to lose weight were able to stick to a Mediterranean-style moderate-fat weight loss diet that included nuts, peanuts and peanut butter versus the traditionally recommended low-fat diet. (*International Journal of Obesity*, Oct. 5, 2001).

As long as you control total calories, eating a handful of nuts daily may help prevent weight gain and possibly promote weight loss. The fat, protein and fiber in nuts help you feel full longer, so you may eat less during the day. By helping induce a feeling of satiety, nuts may help people feel less deprived and not like they're "dieting." Just limit your portion to a healthy handful.

Diabetes

Women in a Harvard School of Public Health study who reported eating 5 or more 1 ounce servings of nuts/peanuts per week reduced their risk of Type 2 diabetes by almost 30 percent compared to those who rarely or never ate nuts. Women in the study who ate five tablespoons of peanut butter each week reduced their risk for Type 2 diabetes almost 20 percent. (*Journal of the American Medical Association*, Nov. 27, 2002.)

Nut Nutrition

Some nutrients associated with nuts include magnesium, manganese, protein, fiber, zinc and phosphorus.

A sampling of nuts in the news for their contribution to specific nutrients include:

- **Walnuts.** One ounce of walnuts (about 14 shelled walnut halves) is all that is needed to meet the 2002 dietary recommendation of the Food Nutrition Board of the National Academies' Institute of Medicine for omega-3 fatty acids.
- **Almonds.** One ounce of almonds (about 20 to 24 shelled whole almonds) provides 35 percent of your daily value for vitamin E. Vitamin E may help promote healthy aging. A study reported in the *Journal of the American Association* (June 26, 2002) suggests a diet rich in foods containing vitamin E may help protect some people against Alzheimer's disease. The study also found vitamin E in the form of supplements was not associated with a reduction in the risk of Alzheimer's disease.
- **Peanuts.** Though often discussed with nuts, peanuts are a legume along with dry beans, peas and lentils. One ounce of roasted peanuts provides about 10 percent of the daily value of folate, a B vitamin recommended to help reduce the

incidence of birth defects and lower the risk of heart disease. Peanuts also are an excellent source of niacin, providing about 20 percent of the daily value.

As a group, nuts also are important for what they DON'T offer:

- **Cholesterol.** Nuts are cholesterol-free.
- **Sodium.** Unless salt is added to nuts, they naturally contain, at most, just a trace of sodium.

A Handful of Nuts

If you're nuts about nuts and want to assure getting your "handful," here is some additional information on measuring amounts. REMEMBER:

The FDA recommendation suggests up to 1.5 ounces of nuts daily or one and a half times a "handful."

- A handful equals about 1-ounce. This serving size corresponds to the serving size listed on the "Nutrition Facts" panel on food labels. The Nutrition Facts label will also tell you how many 1-ounce servings there are per package.
- On average, a 1.5 ounce serving is equivalent to about 1/3 cup of nuts.

Food Reflections
March 2004



America Comes Clean: House Cleaning is Not a Chore

National Spring Cleaning Survey Reveals Consumer Attitudes Toward Health and Home

Summary of Survey Results

WASHINGTON, D.C., March 4, 2004 - When it comes to housekeeping, Americans are finally coming clean. According to The Soap and Detergent Association's (SDA) 2004 National Spring Cleaning Survey, only 8% of respondents describe house cleaning as a chore they dislike. Rather, a whopping 88% consider cleaning as important to keeping their families happy, healthy and safe; keeping their houses looking presentable; or providing a sense of satisfaction when finished.

"With widespread news of flu outbreaks and the emergence of other germ-spreading diseases, there is no surprise that people better understand the importance of cleanliness," said SDA

Vice President Brian Sansoni. "Most importantly, people know that good health is directly linked to good everyday hygiene, and that it begins at home."

How clean is your home?

To better understand how people view their homes, SDA polled Americans on how clean they feel their homes are on an average day. Surprisingly, one quarter of the women and men surveyed rated their residences as being "very clean" (a rating of nine or 10 out of a possible 10 points). Eighty-five percent of respondents gave the cleanliness of their homes an "above average" rating.

According to the SDA, people are most likely optimistic about the level of cleanliness in their homes. "We can see dust and dirt, but germs and harmful bacteria that build up on countertops, door knobs and other areas are not apparent to the eye," said Sansoni. "In addition to spring cleaning, it is important to take measures to clean target areas regularly."

How do you select a cleaning product?

Whether dusting, deodorizing or disinfecting, the most important factor men and women name in selecting a cleaning product is that it is a "trusted brand" (24%). "Product safety" and "being a good value" closely followed (20% each). Younger respondents (18-44) were more likely to choose good value, while a trusted brand is more sought after by people ages 45+.

"The research results make sense because brands become more trusted as they are proven to be safe to use and a good value for consumers," said Sansoni. "And, the longer you know a brand, the more its benefits are proven and loyalty is enhanced."

When it comes to safety, SDA reminds consumers to read the product label directions carefully. "Take a moment to check the label," says Sansoni. "It's an easy way to make sure you're using the product safely, properly and effectively."

The Three D's of Spring Cleaning

The SDA provides the following advice for a new season of spring cleaning:

Disinfect: Just because you take out the trash, it doesn't mean you throw out the nasty germs. Use a disinfectant spray on the inside of your trash cans each time you empty them.

Deodorize: Remove built-up odors from upholstery, curtains and carpets (after vacuuming) by using a fabric refresher.

De-clutter: From closets to cupboards, get rid of items that collect dust and simply don't fit in your home any longer. Use an electrostatic dust sheet or dust mitt to pick up the dust. Launder sheets and shirts you haven't worn in a while and use a wrinkle releaser to relax and smooth out the fabrics.

"With more easy-to-use, efficient and time saving cleaning products on the market, cleaning isn't a chore," said Sansoni. "More regular daily cleaning means you can focus on the bigger tasks during spring cleaning season."

SDA has scores of useful cleaning tips on the household cleaning and disinfecting, laundry and fabric care, dishwashing, and proper home and workplace hygiene, at its website: www.cleaning101.com.

The Soap and Detergent
Association - March 2004

History of the Easter Egg

The Decorated Easter Egg

The egg is nature's perfect package. It has, during the span of history, represented mystery, magic, medicine, food and omen. It is the universal symbol of Easter celebrations throughout the world and has been dyed, painted, adorned and embellished in the celebration of its special symbolism.

Before the egg became closely entwined with the Christian Easter, it was honored during many rite-of-Spring festivals. The Romans, Gauls, Chinese, Egyptians and Persians all cherished the egg as a symbol of the universe. From ancient times eggs were dyed, exchanged and shown reverence.

In Pagan times the egg represented the rebirth of the earth. The long, hard winter was over; the earth burst forth and was reborn just as the egg miraculously burst forth with life. The egg, therefore, was believed to have special powers. It was buried under the foundations of buildings to ward off evil; pregnant young Roman women

carried an egg on their persons to foretell the sex of their unborn children; French brides stepped upon an egg before crossing the threshold of their new homes.

With the advent of Christianity the symbolism of the egg changed to represent, not nature's rebirth, but the rebirth of man. Christians embraced the egg symbol and likened it to the tomb from which Christ rose.

Old Polish legends blended folklore and Christian beliefs and firmly attached the egg to the Easter celebration. One legend concerns the Virgin Mary. It tells of the time Mary gave eggs to the soldiers at the cross. She entreated them to be less cruel and she wept. The tears of Mary fell upon the eggs, spotting them with dots of brilliant color.

Another Polish legend tells of when Mary Magdalen went to the sepulchre to anoint the body of Jesus. She had with her a basket of eggs to serve as a repast. When she arrived at the sepulchre and uncovered the eggs, lo, the pure white shells had miraculously taken on a rainbow of colors.

Decorating and coloring eggs for Easter was the custom in England during the middle ages. The household accounts of Edward I, for the year 1290, recorded an expenditure of eighteen pence for four hundred and fifty eggs to be gold-leafed and colored for Easter gifts.

The most famous decorated Easter eggs were those made by the well-known goldsmith, Peter Carl Faberge. In 1883 the Russian Czar, Alexander, commissioned Faberge to make a special Easter gift for his wife, the Empress Marie.

The first Faberge egg was an egg within an egg. It had an outside shell of platinum and enameled white which opened to reveal a smaller gold egg. The smaller egg, in turn, opened to display a golden chicken and a jeweled replica of the Imperial crown.

This special Faberge egg so delighted the Czarina that the Czar promptly ordered the Faberge firm to design further eggs to be delivered every Easter. In later years Nicholas II, Alexander's son, continued the custom. Fifty-seven eggs were made in all.

Ornamental egg designers believe in the symbolism of the egg and celebrate the egg by decorating it with superb artistry. Some use flowers and leaves from greeting cards, tiny cherubs, jewels and elegant fabrics, braids and trims, to adorn the eggs.

They are separated, delicately hinged and glued with epoxy and transparent cement, then when completed, they are covered with a glossy resin finish. Although the omens and the mystery of the egg have disappeared today, the symbolism remains, and artists continue in the old world tradition of adorning eggs.

Kelly and Cindy's Easter Place
March 2004

Gardener's Corner

Gardeners have been anxious for weeks – ready to get started with spring fertilization, weed control, pruning and planting.

Up to this point I have been busy coming across as an old killjoy during late winter, cautioning against doing things too early. Since spring growth is governed by either temperature, day length or both, there are few advantages to getting an extra early start.

By April, most of the danger of a frost or freeze has passed, but all gardening activities are best tempered with a knowledge of weather conditions and patterns.

Consider Soil Temperature

- Good germination of warm season flower and vegetable seeds is largely determined by proper soil moisture and temperature. The best germination occurs when the soil warms up and stabilizes above 65 degrees F.

During mid-day on March 10, the soil temperature in central Santa Rosa County was 57 degrees F. at a 4 inch depth. Obviously, if spring flowers or vegetables were seeded there on that date, poor germination would be expected.

Tips for Early Planters

There are some practices that can help early planters to succeed.

- Plant seeds at the most shallow recommended depth when planting extra early because the soil near the surface warms up first. For example, if the recommended planting depth for beans is one to two inches, plant only an inch deep.
- Purchase flower and vegetable bedding plants that have been exposed to some cool temperatures. These "hardened off" plants are better able to tolerate cool soil and late frosts.
- Prepare to cover tomato, pepper, eggplant and other young plants in case of a late frost or freeze. Inverted flower pots and nursery containers make good temporary covers. Place covers on in late afternoon if low temperatures are expected during the night and remove them promptly the next morning as soon as it is safe.

April Tips

- # Lightly fertilize shrub beds if needed, using a complete fertilizer containing slow release nitrogen.
 - # Prepare beds and finish planting warm season flowering annuals.
 - # Finish planting the spring garden. Most warm season vegetables can be established by seeding and transplanting this month.
 - # Fertilizer can be applied to the lawn if this was not done earlier. Choose a product such as a 12-4-8, 16-4-8, 15-0-15 or a similar analysis that contains 30 to 50 percent of the nitrogen in a slow release form.
- Avoid excessively heavy applications. The products mentioned above should not be used at a rate higher than 6 to 8 pounds per 1,000 square feet of area (on centipede grass, use about half this rate).

Delay the pruning of azaleas and spireas until after the flowering season is finished.

Try a new plant this year. Garden Centers and Nurseries are offering a wider choice than ever. Suggestions include new tropical perennials, culinary herbs and flowering woody ornamentals.

Emerald Coast Flower Festival

Mark your calendar and don't miss it! This event provides one of the best opportunities for gardeners to obtain some of the more unusual and sought after plants. There will also be many exhibits and other educational opportunities.

Dates:

Friday, April 2: 2:00 pm - 5:00 pm
 Saturday, April 3: 10:00 am - 5:00 pm
 Sunday, April 4: 10:00 am - 4:00 pm

Location:

PJC and University of Florida
 Milton Campus
 5988 Hwy. 90, Milton, Florida

Contact:

Plant Sale Information:
 Susan Haddock
 850-983-5216, Ext. 111
szcrmchz@ufl.edu

University of Florida
 Events Coordinator
 Robin Vickers
 850-983-5216, Ext. 113

Santa Rosa County Extension
 850-623-3868



Dan Mullins
 Horticulture Agent



Recipes



Fish en Papillote

Few dishes offer more drama with less preparation time than Fish en Papillote. The fish is baked with vegetables and fresh herbs in an aluminum foil pouch, which puffs theatrically for serving. The foil seals in all the flavor, creating a great-tasting meal with no added fat. I've called for snapper here, but you could use any fresh fish.

2 potatoes (about 1 pound), peeled and thinly sliced

Salt and freshly ground black pepper

4 6-oz. pieces of snapper or other fish

1 tomato, cut into ¼-inch dice

1 zucchini, cut into ¼-inch dice

1 yellow squash, cut into ¼-inch dice

1 red bell pepper, cut into ¼-inch dice

4 fresh basil leaves (or 1 tsp. dried)

4 bay leaves

½ c. dry white vermouth or wine

1. Preheat the oven to 400°F. Arrange 4 large (12 by 20 inches) rectangles of heavy-duty foil on a work surface, shiny side down. In the center of each, spread out a quarter of the sliced potatoes. Season with salt and pepper. Place a piece of fish on top and season with salt and pepper. Arrange a quarter of the diced tomatoes, zucchini, squash, and pepper, and a basil and a bay leaf on top. Sprinkle with a little more salt and pepper.
2. For each serving, bring together the short edges of the foil rectangle high over the fish. Pour 2 tablespoons of wine over each piece of fish. Crimp the top edges of the foil to form an airtight seal.
3. Place the papillotes on baking sheets and bake until the foil is puffed and fish inside is cooked, about 20 minutes. Serve the papillotes on plates. Help each guest open the

packet and slide the fish, vegetables, and juices onto the plate. Take care not to burn yourselves on the escaping steam.

Makes four servings

Per serving: 3 Proteins, 1 Vegetable

Lemonade Pie

Serves 16 - Makes 2 pies

You'll Need

1½ c. graham cracker crumbs

4 Tbsp. reduced-fat margarine

1½ tsp. artificial sweetener

7½ oz. bottled frozen lemon juice, thawed

6 Tbsp. artificial sweetener

4 serving-size box of sugar-free lemon gelatin

8 oz. Neufchatel cheese

12 oz. can of evaporated skim milk

8 oz. lite whipped topping

2 Tbsp. grated lemon rind (optional)

2 sliced kiwi fruit

Take Out

2 9-inch pie pans

small saucepan

knife

mixing spoon

electric mixer

measuring spoons

spatula

Graham Cracker Crust:

1. Preheat oven to 350° degrees.
2. Mix together graham crackers, artificial sweetener and margarine until it resembles coarse crumbs.

3. Press into the bottom of two pie pans.
4. Bake for 5-7 minutes. Cool.

Filling:

1. Heat lemon juice. Dissolve gelatin and artificial sweetener.
2. In mixer, combine cheese, whipped topping, evaporated skim milk and lemon juice mixture. Blend thoroughly.
3. Pour half of filling into each pie shell.
4. Chill 4 hours. Garnish with lemon rind and/or kiwi fruit before serving.

Calories: 167 Sodium: 204 mg.
 Carbohydrate: 17 grams Protein: 5 grams
 Fat: 9 grams
 Exchanges: 1 starch, ½ meat, 1 Fat

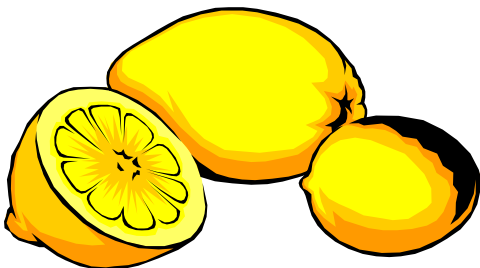
Lemon-Mint Spritzer

1 Tbsp. lemon juice
 Lemon slice
 Club soda
 Fresh mint

Add lemon juice and a lemon slice to a glass of club soda. Add a bruised sprig of fresh mint.

Makes one serving

Per serving: Next-to-Nothing



Three-Bean Chili

- 1 Tbsp. olive oil
- 1 onion, finely chopped
- 2 garlic cloves, finely chopped
- ½ green bell pepper, finely chopped
- 1 jalapeño chili, seeded and finely chopped
- 1 celery stalk, very finely chopped
- 1 to 2 Tbsp. chili powder (or to taste)
- ½ tsp. ground cumin
- ½ tsp. dried oregano
- 2 c. cooked red kidney beans
- 2 c. cooked white beans
- 2 c. cooked garbanzo beans
- 8 oz. firm tofu, crumbled
- 1 14-oz. can peeled tomatoes, pureed with their juices
- 1 c. vegetable stock
- ½ tsp. tabasco sauce (or to taste)
- Salt and freshly ground black pepper
- 1 Tbsp. coarse yellow cornmeal
- 2 chopped scallions, for garnish

1. Heat the olive oil in a large heavy pot. Add the chopped vegetables and brown over medium heat, about 6 minutes. Add the spices and cook for 1 minute.
2. Stir in the beans, tofu, tomatoes with juices, stock, tabasco sauce, and salt and pepper to taste. Simmer the chili, uncovered, until thick and flavorful, about 10 minutes. Stir in the cornmeal in a thin stream to thicken the chili and cook for 1 minutes. Correct the seasoning, adding salt and pepper to taste.
3. To serve, ladle the chili into bowls and garnish with a sprinkling of chopped scallions.

Makes 8 cups or four 2-cup servings

Per serving: 4 Proteins, 1 Vegetable, 1 Extra





FCE NEWS



Health Fair-PJC Milton Campus

March 24, 2004

L.I.F.E. Fitness Center

8:00 A.M.-Noon

If you want your cholesterol checked, you will not want to eat after midnight. There will be numerous screenings and booths to see. Come visit me at my nutrition booth.

Whiting Pines Program

March 26, 2004

10:30 A.M. - Community Bldg.

Pace-Pearidge is in charge

FCE Leader Training/Council Meeting

April 1, 2004

9:30 A.M. - County Extension Office

The topic for training this month will be "**Memory Disorders**" presented by Covenant Hospice. Pace-Pearidge is the hostess club.

FCE Camp

We will have Camp this year. The packets can be picked up at the Extension Office. We are the host county this year. Following are the highlights of the meeting:

Dates: May 11-13

Theme: Take Another Look at FCE Camp

Cost: Full-time - \$67.00

Day Camper - \$25.00

Major Classes: Homespun angel; Scrapbooking; Fabric covered photo box; Memory bracelet; Quilted placemat storage holders and Star ornament.



Cooking Healthy With Diabetes Course

Escambia County Extension Office

April 1, 8 & 15, 2004

6:00-8:00 P.M.

Cost: \$15.00 or \$20.00 married couple

The program will include food demonstrations and speakers presenting the latest information about diabetes with topics such as diabetes basics, carbohydrate counting, food shopping and using sugar substitutes. Class participants will receive a recipe book, watch cooking demonstrations, and taste foods made with less fat, sugar and salt.

Dorothy Lee and Linda Bowman, family and consumer sciences agents with UF/IFAS Extension, are coordinating and teaching the program.

The cost of the program, which includes food and educational materials, is \$15 per person or \$20.00 per married couple. Checks should be made payable to ***the Escambia County 4-H Fund***. Register by contacting the Escambia County Extension at 475-5230. Class size will be limited to the first 60 registrants. Registration deadline is **March 26**.

Volunteer Appreciation Reception

April 21, 2004 - 2:00-3:00 P.M.

County Extension Office

The Extension staff will recognize all of our wonderful volunteers at this time.

Overall Advisory Committee Meeting


April 21, 2004 - 3:30-4:30 P.M.

County Extension Office



April 2004



Sun	Mon	Tue	Wed	Thu	Fri	Sat
<div> <p><u>County Extension Office</u></p> <p>Volunteer Appreciation Reception April 21 - 2:00-3:00 P.M.</p> <p>Overall Advisory Committee Meeting April 21 - 3:30-4:30 P.M.</p> </div>				<div> <p>1</p> <p>Leader Training/ Council Meeting. 9:30 A.M. Extension Office</p> </div>	2	3
<div> <p>4</p> <p>Daylight Savings Time Begins</p> </div>	5	6	7	8	<div> <p>9</p> <p>Good Friday Office Closed!</p> </div>	10
<div> <p>11</p>  </div>	12	<div> <p>13</p> <p>Skyliners Club Mtg. 9:30 A.M. Extension Office</p> </div>	14	<div> <p>15</p> <p>Milton Club Meeting 9:30 A.M.</p> </div>	16	17
18	19	20	21	<div> <p>22</p> <p>Pace-Pearidge Club Meeting 10:00 A.M. Pace-Pearidge Clubhouse</p> </div>	23	24
25	26	27	<div> <p>28</p> <p>Wallace Club Meeting 10:00 A.M. Wallace Clubhouse</p> </div>	<div> <p>29</p> <div> <p><u>Cooking Healthy With Diabetes Course</u> Escambia County Extension Office April 1, 8 & 15, 2004 6:00-8:00 P.M. Cost: \$15.00 or \$20.00 married couple</p> </div> </div>	30	



CONSUMER HIGHLIGHTS RENEWAL FORM

Government regulations require us to periodically purge our mailing lists. I don't want to send it, if you don't want to read it! You may renew the newsletter in one of the following ways: 1) neatly fill in this sheet and mail it to the office; 2) call us at **623-3868 or 934-5278** or 3) e-mail us at **evelync@co.santa-rosa.fl.us**. Deadline for renewal is **June 4**.

If you would prefer to get the newsletter on your computer, you can view it on the county web page at co.santa-rosa.fl.us. We will send you an e-mail message each month to let you know when it is posted. If you are interested in this option, please give us your e-mail address.

If you are an FCE member, you don't need to renew.

Looking forward to hearing from you. Linda Bowman

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

PHONE _____

E-MAIL ADDRESS _____

Evaluation (Optional)

1. How would you rate the length of the newsletter?

_____too long _____too short _____just right

2. Do you like the variety of articles presented?

_____yes _____no _____no opinion

3. Is the information useful to you?

_____usually _____sometimes _____not often

4. Do you share information with others?

_____often _____sometimes _____never

5. General Comments: _____

The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

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LKB:etc